

April 2005 Mastercard PLAN CODES

MasterCard PlanCodes	IRD *	MasterCard Plan Codes Descriptions	NEW Percent	NEW Unit Cost
Changes for April 2005 in Bold				
003	75,85,95	Domestic Standard	2.70%	\$0.10
005	73,83	Foreign Electronic Plus (US Locations)	1.37%	\$0.00
006	75,85,95	Foreign Standard Plus (US Locations)	2.10%	\$0.10
007	75,85	Domestic Cash Advance	0.00%	\$2.05
008	75,85	Foreign Cash Advance	0.09%	\$3.60
***009	70,80	Domestic Merit III	1.63%	\$0.10
011	78,88,98	Domestic Merit I	1.95%	\$0.10
012	70,80	Domestic Merit III Passenger Transport	1.63%	\$0.10
013	93	Passenger Transport	1.83%	\$0.10
014	78,88,98	Domestic Merit I Passenger Transport	1.95%	\$0.10
015	75,85,95	Domestic Standard Passenger Transport	2.70%	\$0.10
016	78,88,98	Domestic Merit I ECCB Airlines	1.95%	\$0.10
017	71,81	Supermarket	1.43%	\$0.05
018	78,88,98	QPS	1.95%	\$0.10
019	78,88,98	Domestic Merit I (MOTO)	1.95%	\$0.10
020	22	Public Sector	1.55%	\$0.10
022	70,71	Canada Intracountry	1.70%	(CAD 0.25)
****028	23	Convenience Purchases	1.90%	\$0.00
030	10	Merit III Tier 1	1.48%	\$0.10
033	70,80	MC-Quick Payment Merit-III	1.63%	\$0.10
035	73,83	Foreign Electronic (Non US Locations)	1.16%	\$0.00
036	75,85,95	Foreign Standard (Non US Locations)	1.69%	\$0.10
040	16	Warehouse Tier 1	1.32%	\$0.00
043	13	Supermarket Tier 1	1.32%	\$0.00
050	97	TIPS Lodging	1.74%	\$0.10
051	97	TIPS Vehicle Rental	1.74%	\$0.10
052	97	TIPS Cruise Lines	1.74%	\$0.10
060	96	World T&E (Lodging)	2.30%	\$0.10
061	96	World T&E (Vehicle Rental)	2.30%	\$0.10
062	96	World T&E (Passenger Transport)	2.30%	\$0.10
063	96	World T&E (Dining/Travel Agent)	2.30%	\$0.10
066	90	Services Industries Incentive Program (SIIP)	1.15%	\$0.05
071	07	World MC Supermarket Base	1.53%	\$0.05
072	08	World MC Supermarket Tier 1	1.42%	\$0.00
073	09	World MC Warehouse Base	1.53%	\$0.05
074	54	World MC Warehouse Tier 1	1.42%	\$0.00
076	55	World MC Service Industries	1.15%	\$0.05
077	56	World MC Public Sector	1.55%	\$0.10
078	58	World MC Restaurant	1.63%	\$0.10
079	96	World T&E (Restaurant)	2.30%	\$0.10
081	92	Key Entered	1.95%	\$0.10
083	34	Consumer Credit Refund 1	2.42%	\$0.00
084	35	Consumer Credit Refund 2	2.09%	\$0.00
085	24	E-Comm Merchant UCAF (Non US)	1.50%	\$0.10
086	79	E-Comm Full UCAF (Non US)	1.60%	\$0.10
087	24	E-Comm Merchant UCAF (US Locations)	1.91%	\$0.10
088	79	E-Comm Full UCAF (US Locations)	2.01%	\$0.10
089	78,88,98	Merit I Electronic Commerce	1.95%	\$0.10
092	73,83	Foreign Electronic Plus (U.S.) - Diners	1.37%	\$0.00
093	75,85,95	Foreign Electronic Standard (U.S.) - Diners	2.10%	\$0.10
094	01	World MC Standard	2.90%	\$0.10
095	02	World MC Merit I	2.05%	\$0.10
096	03	World MC Key-Entered	2.05%	\$0.10
097	04	World MC Merit III	1.73%	\$0.10
098	05	World MC Merit III Tier 1	1.58%	\$0.10
099	06	World MC Convenience Purchases	2.00%	\$0.00
100	36	Consumer Credit Refund 3	1.95%	\$0.00
101	37	Consumer Credit Refund 4	1.82%	\$0.00
102	38	Consumer Credit Refund 5	1.73%	\$0.00
103	65	Corporate Standard (US) - Business	2.70%	\$0.10
104	39	Corporate Credit Refund 1	2.37%	\$0.00

April 2005
Mastercard PLAN CODES

MasterCard PlanCodes	IRD *	MasterCard Plan Codes Descriptions	NEW Percent	NEW Unit Cost
105	40	Corporate Credit Refund 2	2.30%	\$0.00
106	41	Corporate Credit Refund 3	2.21%	\$0.00
107	42	Corporate Credit Refund 4	2.16%	\$0.00
111	40	Canada Intra Country Corporate	2.00%	(CAD 0.15)
117	65	Corporate Standard (US) Purchase	2.70%	\$0.10
118	91	Warehouse Club	1.43%	\$0.05
120	60	Corporate Face to Face (US) Purchase	1.95%	\$0.00
121	68	Corporate Data Rate I (US) Purchase	2.65%	\$0.10
122	67	Corporate Data Rate II (US) Purchase	1.95%	\$0.00
123	66	Corporate Data Rate III (US) Purchase	1.75%	\$0.00
**124	62	Corporate Large Ticket (US) Purchase	1.20%	\$40.00
125	76,86	Corporate T & E I (US) Purchase	2.35%	\$0.00
127	91	Corporate Whse (US) Purchase	1.43%	\$0.05
*129	62	Corporate Large Ticket/Data Rate III (US) Purchase	1.20%	\$40.00
130	69	Corporate T & E II (US) Purchase	2.20%	\$0.10
131	68	Corporate Data Rate I (US) Fleet	2.65%	\$0.10
132	67	Corporate Data Rate II Fuel (US) Fleet	1.95%	\$0.00
133	89	Corporate T&E III (US) Purchase	2.15%	\$0.10
**134	62	Corporate Large Ticket (US) Fleet	1.20%	\$40.00
135	76,86	Corporate T & E I (US) Airline	2.35%	\$0.00
137	69	Corporate T & E II (US) Airline	2.20%	\$0.10
138	89	Corporate T&E III (US) Airline	2.15%	\$0.10
140	60	Corporate Face to Face (US) Business	1.95%	\$0.00
141	68	Corporate Data Rate I (US) Business	2.65%	\$0.10
142	67	Corporate Data Rate II (US) Business	1.95%	\$0.00
143	66	Corporate Data Rate III US Business/Corporate	1.75%	\$0.00
**144	62	Corporate Large Ticket/ Face to Face (US) Business	1.20%	\$40.00
145	76,86	Corporate T & E I (US) Business	2.35%	\$0.00
147	91	Corporate Whse (US) Business	1.43%	\$0.05
*149	62	Corporate Large Ticket/Data Rate III (US) Bus/ Corp	1.20%	\$40.00
150	69	Corporate T & E II (US) Business/Corporate	2.20%	\$0.10
151	89	Corporate T&E III (US) Business/Corporate	2.15%	\$0.10
152	67	Corporate Data Rate II (INTL) Purchase	1.55%	\$0.00
154	62	Corporate Large Ticket (INTL) Purchase	0.75%	\$30.00
156	63	Corporate Purchasing (INTL) Purchase	2.15%	\$0.00
162	67	Corporate Data Rate II (INTL) Fleet	1.55%	\$0.00
164	62	Corporate Large Ticket (INTL) Fleet	0.75%	\$30.00
166	63	Corporate Purchasing (INTL) Fleet	2.15%	\$0.00
176	61	Corporate (INTL) Business	2.15%	\$0.00
603	75,85,95	Domestic Standard (DEBIT)	1.90%	\$0.25
609	70,80	Domestic Merit III (DEBIT)	1.05%	\$0.15
611	78,88,98	Domestic Merit I (DEBIT)	1.64%	\$0.16
612	70,80	Domestic Merit III Passenger Transport (DEBIT)	1.05%	\$0.15
613	93	Passenger Transport (DEBIT)	1.60%	\$0.15
614	78,88,98	Domestic Merit I Passenger Transport (DEBIT)	1.64%	\$0.16
615	75,85,95	Domestic Standard Passenger Transport (DEBIT)	1.90%	\$0.25
616	78,88,98	Domestic Merit I ECCB Airlines (DEBIT)	1.64%	\$0.16
617	71,81	Supermarket (DEBIT)	1.05%	\$0.15
618	78,88,98	QPS (DEBIT)	1.64%	\$0.16
619	78,88,98	Domestic Merit I (MOTO) (DEBIT)	1.64%	\$0.16
630	10	Domestic Merit III Tier 1 (DEBIT)	0.70%	\$0.15
631	11	Domestic Merit III Tier 2 (DEBIT)	0.83%	\$0.15
632	12	Domestic Merit III Tier 3 (DEBIT)	0.95%	\$0.15
638	(13,14,15)	Supermarket Tier Cap (DEBIT)	0.00%	\$0.35
639	71,81	Supermarket Cap (DEBIT)	0.00%	\$0.35
640	16	Warehouse Club Tier 1 (DEBIT)	0.70%	\$0.15
641	17	Warehouse Club Tier 2 (DEBIT)	0.83%	\$0.15
642	18	Warehouse Club Tier 3 (DEBIT)	0.95%	\$0.15
643	13	Supermarket Tier 1 (DEBIT)	0.70%	\$0.15
644	14	Supermarket Tier 2 (DEBIT)	0.83%	\$0.15
645	15	Supermarket Tier 3 (DEBIT)	0.95%	\$0.15
650	97	TIPS Lodging (DEBIT)	1.36%	\$0.15

April 2005 Mastercard PLAN CODES

MasterCard PlanCodes	IRD *	MasterCard Plan Codes Descriptions	NEW Percent	NEW Unit Cost
651	97	TIPS Vehicle Rental (DEBIT)	1.36%	\$0.15
652	97	TIPS Cruise Lines (DEBIT)	1.36%	\$0.15
665	29	Emerging Markets (DEBIT)	0.80%	\$0.25
666	90	Services Industries Incentive Program (SIIP) (DEBIT)	1.15%	\$0.05
667	25	Small Ticket (DEBIT)	1.60%	\$0.04
668	26	Restaurant (DEBIT)	1.19%	\$0.10
669	28	Service Station (DEBIT)	0.70%	\$0.17
670	27	Petroleum CAT/AFD (DEBIT)	0.70%	\$0.17
681	92	Key Entered (DEBIT)	1.64%	\$0.16
689	78,88,98	Merit I Electronic Commerce (DEBIT)	1.64%	\$0.16
718	91	Warehouse Club (DEBIT)	1.05%	\$0.15
733	91	Warehouse Cap (DEBIT)	0.00%	\$0.35
734	16, 17, 18	Warehouse Tier Cap Debit	0.00%	\$0.35
736	31	Consumer Debit Refund 1	1.72%	\$0.00
737	32	Consumer Debit Refund 2	1.68%	\$0.00
738	33	Consumer Debit Refund 3	1.40%	\$0.00

* **IRD** = Interchange Rate Designator. This value is assigned to each interchange program by MasterCard

*** Note - These are NOT pricing plan codes.**

- | | |
|-----|---|
| 129 | Designed to permit transactions that qualify for Corporate Large Ticket (US) Purchase and Data Rate III (US) Purchase to clear at Corporate Large Ticket (US) Purchase only if the transaction amount is greater than the break-even point of: \$ 7,272.73 |
| 149 | Designed to permit transactions that qualify for Corporate Large Ticket (US) Purchase and Data Rate III (US) Business Corp to clear at Corporate Large Ticket (US) Purchase only if the transaction amount is greater than the break-even point of : \$ 7,272.73 |

**** Note**

- | | |
|-----|---|
| 124 | Qualifier logic designed to permit transactions that qualify for Corporate Large Ticket (US) Business and Corporate Face to Face (US) 1 to clear at Corporate Large Ticket (US) Purchase if the transaction amount is greater than the break-even point of \$ 5,333.33 |
| 134 | Qualifier logic modified to permit transactions that qualify for Corporate Large Ticket (US) Fleet and Corporate Data Rate II Fuel (US) at Fuel MCC locations to clear at Corporate Large Ticket if the transaction amount is greater than the break-even amou \$ 5,333.33 |
| 144 | Qualifier Logic designed to permit transactions that qualify for Corporate Large Ticket (US) Business and Corporate Face to Face (US) to clear at Corporate rate Large Ticket (US) Business if the transaction amount is greater than the break-even point of: \$ 5,333.33 |

***** Repricing logic for World MasterCard T & E**

Transactions within bin ranges 546600 - 546709 and 552250 - 552499 accepted at the following MCC merchant locations would reprice to plancode 060-063 for the World MasterCard T & E program

Airlines
Automobile and Vehicle Rentals
Cruise Lines and Steamships
Eating Places, Restaurants
Hotels and Motels
Travel Agencies and Tour Operators

****** Convenience Break-even logic**

Break-even logic permits transactions to clear at plancode 028 (Convenience) that meet Merit III criteria on transactions less than \$37.04. This logic will apply to the following Convenience MCC locations (excluding AFD fuel MCC 5542)

5814 - Fast Food Restaurants
5499 – Miscellaneous Food Stores – Convenience Stores, Markets, Specialty Stores, and Vending Machines.
5541- Service Stations
7832 – Motion Picture Theaters